

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicants:	Kristin Hoyne Gomes, et al.	Docket No.:	20655.1000
Serial No.:	10/588,811	Filing Date:	June 11, 2007
Group Art Unit:	3695	Confirmation No.:	3994
TITLE:	SYSTEM AND METHOD USING ENHANCED AUTHORIZATION DATA TO REDUCE TRAVEL-RELATED TRANSACTION FRAUD	Examiner:	Siegfried E. Chencinski

REPLY AND AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

Applicants reply to the Office Action dated November 02, 2011, within three months,
please consider the following remarks:

Listing of the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.